Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 1 of 66

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Everly First name M Middle name Mims Last name and Suffix (Sr., Jr., II, III)	Yantara First name Z Middle name Mims Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		FKA Yantara White
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7108	xxx-xx-2260

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 2 of 66

Debtor 1 Everly M Mims Debtor 2 Yantara Z Mims

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs			
5.	Where you live	3914 Saint Charles Rd. Bellwood, IL 60104 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	If Debtor 2 lives at a different address: Number, Street, City, State & ZIP Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Page 3 of 66 Document Debtor 1 Everly M Mims Debtor 2 Yantara Z Mims Case number (if known) Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the Yes. last 8 years? Northern District of District Illinois When 7/10/13 Case number 13-27226 Northern District of District When 10/28/11 11-15011 Case number Illinois When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Relationship to you Debtor When District Case number, if known

11. Do you rent your residence?

□ No.

Go to line 12.

Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 4 of 66

	otor 1 Everly M Mir otor 2 Yantara Z M		Dodain	Case number (if known)				
Part	t 3: Report About	Any Businesses	You Own as a Sole Proprie	tor				
12.	12. Are you a sole proprietor of any full- or part-time ■ No. Go to Part 4. business?							
☐ Yes. Name and location of business								
	A sole proprietorship business you operat an individual, and is separate legal entity as a corporation, partnership, or LLC.	e as not a	Name of business, if any					
	If you have more that sole proprietorship, useparate sheet and a	use a	Number, Street, City, Sta	te & ZIP Code				
	it to this petition.		Check the appropriate bo	ox to describe your business:				
			☐ Health Care Busi	ness (as defined in 11 U.S.C. § 101(27A))				
			☐ Single Asset Rea	Estate (as defined in 11 U.S.C. § 101(51B))				
			☐ Stockbroker (as o	lefined in 11 U.S.C. § 101(53A))				
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))				
			☐ None of the above	9				
13.	Are you filing unde Chapter 11 of the Bankruptcy Code a you a small busine debtor?	deadline and are operation	you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate addines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of erations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure 11 U.S.C. 1116(1)(B).					
	For a definition of sn	■ No.	I am not filing under Cha	oter 11.				
	business debtor, see U.S.C. § 101(51D).		I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Part	t 4: Report if You	Own or Have An	/ Hazardous Property or An	y Property That Needs Immediate Attention				
14.	Do you own or have	e any No.						
	property that poses alleged to pose a the of imminent and	s or is	What is the hazard?					
	identifiable hazard public health or saf Or do you own any	fety?						
	property that needs immediate attention	S	If immediate attention is needed, why is it needed?					
	For example, do you perishable goods, or livestock that must b or a building that neurgent repairs?	r oe fed,	Where is the property?					
				Number, Street, City, State & Zip Code				

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 5 of 66

Debtor 1 Everly M Mims
Debtor 2 Yantara Z Mims Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 6 of 66

Debtor 1 Everly M Mims Debtor 2 Yantara Z Mims Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." □ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for □ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5**0,001-100,000 **5001-10,000 50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50.000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10.000.000.001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100,001 - \$500,000 □ \$100.000.001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Everly M Mims /s/ Yantara Z Mims Everly M Mims Yantara Z Mims Signature of Debtor 1 Signature of Debtor 2 Executed on December 30, 2016 Executed on December 30, 2016 MM / DD / YYYY MM / DD / YYYY

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main

Debtor 1	Everly M Mims	Document Page 7 of 66	
Debtor 2	Yantara Z Mims	Case number (if	known)
represent	attorney, if you are ed by one not represented by	under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the for which the person is eligible. I also certify that I have delivered to the debtor(s) the	relief available under each chapter notice required by 11 U.S.C. § 342(b)
•	ey, you do not need	schedules filed with the petition is incorrect.	er 30, 2016
		Jason Blust, Law Office of Jason Blust Printed name Law Office of Jason Blust Firm name 211 W Wacker Drive Ste. 300 Chicago, IL 60606 Number, Street, City, State & ZIP Code	

Email address

Contact phone (312) 273-5001

#6276382 Bar number & State Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main

		II FAUE O ULOO	
mation to identify your	case:		
Everly M Mims	Middle Name	Last Name	
Yantara Z Mims			
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT O	FILLINOIS	
	Everly M Mims First Name Yantara Z Mims First Name	Everly M Mims First Name Middle Name Yantara Z Mims First Name Middle Name	Everly M Mims First Name Middle Name Last Name Yantara Z Mims First Name Middle Name Last Name Last Name

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,202.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	3,202.00
Pa	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	17,675.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	5,500.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	36,638.00
	Your total liabilities	\$	59,813.00
Pa	tt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,301.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,294.00
Pa	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

the court with your other schedules.

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 9 of 66

Debtor 1	Everly M Mims	Docum	EIIL	rage 9 01 00	
	Yantara Z Mims			Case number (if kno	own)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

5,104.88

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	tal claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	5,500.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	10,458.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	15,958.00

C	ase 16-40795	_	ea 12/30/16 ocument	Entered 12/30/ Page 10 of 66	16 13:54:41	Desc	Main
Fill in this info	rmation to identify you						
Debtor 1	Everly M Mims						
	First Name	Middle Nam	e	Last Name			
Debtor 2 (Spouse, if filing)	Yantara Z Mims First Name	Middle Nam		Last Name			
United States B	Bankruptcy Court for the:	NORTHERN D	ISTRICT OF ILLII	NOIS			
Case number				_			Check if this is ar amended filing
Official Fo	orm 106A/B						
Schedu	le A/B: Prop	perty					12/15
think it fits best. information. If mo Answer every que	Be as complete and accur ore space is needed, attack estion.	ate as possible. If t n a separate sheet	two married people to this form. On th	an asset fits in more than o e are filing together, both a e top of any additional pag	re equally responsible	e for supply	ing correct
	e Each Residence, Buildin	<u> </u>					
1. Do you own o	r have any legal or equitab	le interest in any re	esidence, building,	, land, or similar property?			
No. Go to P	art 2.						
☐ Yes. Where	e is the property?						
Part 2: Describ	e Your Vehicles						
	rives. If you lease a vehic	•		xecutory Contracts and U	nexpired Leases.		
3.1 Make:	Chevrolet	Who ha	as an interest in th	e property? Check one	Do not deduct sec	cured claims	or exemptions. Put
Model:	Equinox		otor 1 only	o property r onloak one			aims on Schedule D: Secured by Property.
Year:	2013	■ Deb	otor 2 only		Current value of		urrent value of the
Approxim	ate mileage: 65	5,000 □ Deb	otor 1 and Debtor 2	only	entire property?		ortion you own?
Other info	ormation:		east one of the debt	ors and another			
			eck if this is comm instructions)	unity property	\$0	0.00	\$0.00
	,			cles, other vehicles, and			
■ No							
☐ Yes							
				rom Part 2, including an			\$0.00
.pages you i	navo attabilea foi i alt 2	mino mat num	~				
Part 3: Describ	e Your Personal and Hous	sehold Items					

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Page 11 of 66 Document Everly M Mims Debtor 1 Debtor 2 Yantara Z Mims Case number (if known) 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... \$1,500.00 Miscellaneous used household goods 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No ■ Yes. Describe..... \$400.00 3 TVs, 1 iPad, 1 Laptop Computer 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... Personal Used Clothing \$800.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$200.00 Miscellaneous costume jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... \$0.00 List pets:

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

 $\hfill \square$ Yes. Give specific information.....

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 12 of 66

Debtor 1	Everly M Mims		
Debtor 2	Yantara Z Mims	Case number (if known)	
	the dollar value of all of your entries from Parart 3. Write that number here	ort 3, including any entries for pages you have attached	\$2,900.00
Part 4: D	escribe Your Financial Assets	-	
	wn or have any legal or equitable interest in	any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	oples: Money you have in your wallet, in your hor	me, in a safe deposit box, and on hand when you file your petitio	n
		Cash on hand	\$0.00
Exam	sits of money uples: Checking, savings, or other financial accounts institutions. If you have multiple accounts	unts; certificates of deposit; shares in credit unions, brokerage h with the same institution, list each. Institution name:	ouses, and other similar
	17.1.	Checking account with Fifth Third Bank	\$300.00
	17.2.	Checking account with US Bank	\$2.00
Exam ■ No	s, mutual funds, or publicly traded stocks ples: Bond funds, investment accounts with bro Institution or issuer n		
joint o	venture	rated and unincorporated businesses, including an interest	in an LLC, partnership, and
⊔ Yes.	. Give specific information about them Name of entity:	 % of ownership:	
Nego Non-r ■ No	rnment and corporate bonds and other negotiable instruments include personal checks, cash negotiable instruments are those you cannot trans. Give specific information about them Issuer name:	niers' checks, promissory notes, and money orders.	
	ment or pension accounts uples: Interests in IRA, ERISA, Keogh, 401(k), 40	03(b), thrift savings accounts, or other pension or profit-sharing p	olans
☐ Yes.	List each account separately. Type of account:	Institution name:	
Your		that you may continue service or use from a company public utilities (electric, gas, water), telecommunications compani	ies, or others
		Institution name or individual:	
23. Annui	ties (A contract for a periodic payment of mone	y to you, either for life or for a number of years)	

Official Form 106A/B Schedule A/B: Property page 3

■ No

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 13 of 66 Debtor 1 Everly M Mims Debtor 2 Yantara Z Mims Case number (if known) Issuer name and description. □ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... Debtors do not anticipate a 2016 income tax refund because they owe the IRS \$0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information...

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

		Case 16-40795	Doc 1	Filed 12/30/1 Document	6 Entered 1 Page 14 of	2/30/16 13:54:41	Desc Main
Debt		Everly M Mims		Document	rage 14 or		
Debt	01 2	Yantara Z Mims				Case number (if known)	
	Yes.	Describe each claim					
		contingent and unliquidate	ed claims of	every nature, includ	ling counterclaims	of the debtor and rights to	set off claims
	No						
	Yes.	Describe each claim					
35. A	ny fin	ancial assets you did not	already list				
	No						
	Yes.	Give specific information					
		he dollar value of all of your					\$302.00
	IUI F	art 4. Write that number he	ere				<u> </u>
Part 5	De	scribe Any Business-Related	Property You	Own or Have an Intere	st In. List any real est	ate in Part 1.	
37. D o	o you d	own or have any legal or equi	itable interest	in any business-related	d property?		
	No. Go	to Part 6.		•			
	Yes. C	Go to line 38.					
Part 6		scribe Any Farm- and Comme ou own or have an interest in fa			Own or Have an Intere	est In.	
_		ı <mark>own or have any legal or</mark> Go to Part 7.	equitable in	terest in any farm- o	or commercial fishi	ng-related property?	
_	_						
	→ Yes	. Go to line 47.					
Part 7	7.	Describe All Property You	Own or Have a	in Interest in That You	Did Not List Above		
r aire	•	December with reporty feet	01111 01 11410 4	microst in mat rou	Did Not List Alberts		
		I have other property of an oles: Season tickets, country					
	_λαττιμ Νο	ores. Ocason tickets, country	y club membe	nonp			
	Yes.	Give specific information					
54.	Add t	he dollar value of all of yo	our entries fr	om Part 7. Write tha	t number here		\$0.00
Part 8	3:	List the Totals of Each Part	of this Form				
55.	Part 1	l: Total real estate, line 2					\$0.00
56.	Part 2	2: Total vehicles, line 5			\$0.00		
57.	Part 3	3: Total personal and hous	sehold items	, line 15	\$2,900.00		
58.	Part 4	l: Total financial assets, li	ine 36	<u>-</u>	\$302.00		
59.	Part 5	5: Total business-related p	property, line	45	\$0.00		
		6: Total farm- and fishing-			\$0.00		
61.	Part 7	7: Total other property not	t listed, line t	54 +	\$0.00		
62.	Total	personal property. Add lin	nes 56 throug	h 61	\$3,202.00	Copy personal property t	otal \$3,202.00
63.	Total	of all property on Schedu	ıle A/B. Add I	ine 55 + line 62			\$3,202.00

Official Form 106A/B Schedule A/B: Property page 5

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main

		13(3)31111		
Fill in this infor	mation to identify your	case:		
Debtor 1	Everly M Mims	Art III Al		
	First Name	Middle Name	Last Name	
Debtor 2	Yantara Z Mims			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Speci. Check only one box for each exemption.	fic laws that allow exemption
Miscellaneous used household goods Line from <i>Schedule A/B</i> : 6.1	\$1,500.00	\$1,500.00 735 100% of fair market value, up to any applicable statutory limit	ILCS 5/12-1001(b)
3 TVs, 1 iPad, 1 Laptop Computer Line from <i>Schedule A/B</i> : 7.1	\$400.00	\$400.00 735 100% of fair market value, up to any applicable statutory limit	ILCS 5/12-1001(b)
Personal Used Clothing Line from <i>Schedule A/B</i> : 11.1	\$800.00	\$800.00 735 100% of fair market value, up to any applicable statutory limit	ILCS 5/12-1001(a)
Miscellaneous costume jewelry Line from Schedule A/B: 12.1	\$200.00	\$200.00 735 100% of fair market value, up to any applicable statutory limit	ILCS 5/12-1001(b)
Checking account with Fifth Third Bank Line from <i>Schedule A/B</i> : 17.1	\$300.00	\$300.00 735 100% of fair market value, up to any applicable statutory limit	ILCS 5/12-1001(b)

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 16 of 66

Everly M Mims Debtor 1 Yantara Z Mims Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Checking account with US Bank 735 ILCS 5/12-1001(b) \$2.00 \$2.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Case :	16-40795	Doc 1 Filed 12/30/16 Document	Entered Page 17	of 66	54:41 De	sc Main
Fill in this information	n to identify you		P AUC. 17	OI OO		
Debtor 1 Ev	verly M Mims					
	st Name	Middle Name	Last Name			
	antara Z Mims					
(Spouse if, filing) Fire	st Name	Middle Name	Last Name			
United States Bankrup	tcy Court for the	NORTHERN DISTRICT OF ILLIN	NOIS			
Case number						
(if known)						Check if this is an
						amended filing
Official Form 10	neD					
		. Mb - House Claims C	٠	l by Dagage		
Schedule D:	Creditors	Who Have Claims S	ecured	by Propert	<u>y</u>	12/15
		If two married people are filing together out, number the entries, and attach it to				
1. Do any creditors have	claims secured by	y your property?				
☐ No. Check this	box and submit t	his form to the court with your other s	chedules. Yo	ou have nothing else t	o report on this f	orm.
Yes. Fill in all of	f the information	below.				
Part 1: List All Sec	ured Claims					
		more than one secured claim, list the credi	itor separately	Column A	Column B	Column C
for each claim. If more the	an one creditor has	a particular claim, list the other creditors i	in Part 2. As	Amount of claim	Value of collate	
much as possible, list the	ciaims in aipnabeti	cal order according to the creditor's name.		Do not deduct the value of collateral.	that supports the claim	his portion If any
2.1 Safco		Describe the property that secures th		\$17,675.00	\$0	0.00 \$17,675.00
Creditor's Name		2013 Chevrolet Equinox 65,000) miles			
5900 Lake Elle	nor Dr	As of the date you file, the claim is: CI	heck all that			
Orlando, FL 32		apply. Contingent				
Number, Street, City, S		Unliquidated				
	·	☐ Disputed				
Who owes the debt?	check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as me	ortgage or sec	ured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	? only	Statutory lien (such as tax lien, mech	nanic's lien)			
At least one of the debtors and another		☐ Judgment lien from a lawsuit				
Check if this claim re community debt	elates to a	☐ Other (including a right to offset)				
	Opened					
	04/16 Last					
Data daht was in sun	Active	local A dimite of account a sub-	er 9401			
Date debt was incurred	11/21/16	Last 4 digits of account number	er 3401			
		-				

\$17,675.00 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$17,675.00 Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main

	Ouse 10 40750 B00	Documen	t Page 1	18 of 6	66	.41 00001	iam
Fill in this in	formation to identify your case:						
Debtor 1	Everly M Mims						
20010.	First Name	Middle Name	Last Name				
Debtor 2	Yantara Z Mims						
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the: NC	RTHERN DISTRICT O	F ILLINOIS				
Case number							
(if known)						☐ Check	if this is an
						amend	ed filing
Official Fo	orm 106E/F						
	E/F: Creditors Who	Have Unsecur	ed Claims				12/15
	and accurate as possible. Use Par				or creditors with NON	IPRIORITY claims. Li	
	contracts or unexpired leases that						
	ecutory Contracts and Unexpired L						
	editors Who Have Claims Secured I Continuation Page to this page. If y						
	number (if known).	ou have no imormation	to report in a Fart	, uo not n	ne mai rani. On me i	op or any additional	pages, write your
Part 1: Lis	st All of Your PRIORITY Unsecu	red Claims					
1. Do any cre	editors have priority unsecured clai	ms against you?					
☐ No. Go	to Part 2.						
Yes.							
	your priority unsecured claims. If a						
	at type of claim it is. If a claim has both st the claims in alphabetical order acco						
	ore than one creditor holds a particula			e man two	o priority unsecured ci	airis, iii out the Conti	idation Fage of
(For an exp	blanation of each type of claim, see the	e instructions for this form	in the instruction b	ooklet.)			
					Total claim	Priority amount	Nonpriority amount
2.1 IRS		Last 4 digits of a	ccount number		\$5,500.00	\$5,500.00	\$0.00
	y Creditor's Name		_		 	-	· ·
	cial Procedures - Insolvency	When was the de	bt incurred?	2014		_	
	3ox 7346 Idelphia, PA 19101						
	er Street City State Zlp Code	As of the date yo	u file, the claim is	: Check a	all that apply		
Who incu	urred the debt? Check one.	☐ Contingent			11.7		
☐ Debto	r 1 only	☐ Unliquidated					
☐ Debto	r 2 only	☐ Disputed					
■ Debto	r 1 and Debtor 2 only	·	Y unsecured clair	n:			
_	st one of the debtors and another	☐ Domestic supp	ort obligations				
_	k if this claim is for a community de	Taxes and cert	tain other debts yo	u owe the	government		
	im subject to offset?		th or personal injur		•		
■ No		☐ Other. Specify		, .,.			
☐ Yes		L Other. Openly	income tax d	ebt			
Dant On Lite	A All of Vous MONDDIODITY III	and a company of the					
	st All of Your NONPRIORITY Un						
	editors have nonpriority unsecured						
☐ No. You	u have nothing to report in this part. So	ubmit this form to the court	with your other sc	hedules.			
Yes.							
	your nonpriority unsecured claims						
	claim, list the creditor separately for e reditor holds a particular claim, list the						

Total claim

Part 2.

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 19 of 66

Debtor 1 Everly M Mims

Debtor	Yantara Z Mims	Case number (if know)				
4.1	Aargon Agency	Last 4 digits of account number 4683	\$320.00			
	Nonpriority Creditor's Name 8668 Spring Mountain Rd Las Vegas, NV 89117	When was the debt incurred?				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Six Flags Membership				
4.2	Ab Rcy Svs Nonpriority Creditor's Name	Last 4 digits of account number 2932	\$1,031.00			
	1010 June Road Memphis, TN 38119	When was the debt incurred?				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another					
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	Debts to pension or profit-sharing plans, and other similar debts				
	• • •					
	Yes	■ Other. Specify 09 Monticello Apartments				
4.3	Acceptance Now Nonpriority Creditor's Name	Last 4 digits of account number 2638	\$2,937.00			
	Acceptance Now Customer Service 501 Headquarters Dr Plano, TX 75024	When was the debt incurred? Opened 03/15 Last Active 3/06/15				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated ☐ Disputed				
	☐ Debtor 1 and Debtor 2 only					
	\square At least one of the debtors and another					
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other Specify Rental Agreement				
	_ 163	Other. Specify Technal Agreement				

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 20 of 66

Debto	Yantara Z Mims	Case number (if know)				
4.4	Acceptance Now Nonpriority Creditor's Name	Last 4 digits of account number 0263	\$0.00			
	Acceptance Now Customer Service 501 Headquarters Dr Plano, TX 75024	When was the debt incurred? Opened 02/13	_			
	Number Street City State Zlp Code	ate Zlp Code As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did report as priority claims	not			
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	□Yes	Other. Specify Rental Agreement				
4.5	Alltran Education Inc	Last 4 digits of account number 3144	\$1,077.00			
	Nonpriority Creditor's Name 840 S Frontage Rd Woodridge, IL 60517	When was the debt incurred? Opened 04/16				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	☐ Debtor 1 only					
	Debtor 2 only	☐ Contingent ☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did report as priority claims	not			
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Collection Attorney College Of Dupage				
4.6	Bethel University	Last 4 digits of account number	\$3,159.00			
	Nonpriority Creditor's Name c/o Security Credit Systems PO Box 846 Buffalo, NY 14240	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did report as priority claims	not			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	■ Other. Specify collections				

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 21 of 66

Debtor 1 Everly M Mims

Debto	or 2 Yantara Z Mims		Case number (if know)						
4.7	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	9418	\$0.00					
	Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 11/04/16						
	Number Street City State Zlp Code	As of the date you file, the claim							
	Who incurred the debt? Check one.								
	☐ Debtor 1 only	☐ Contingent							
	■ Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	·							
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims							
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts						
	Yes	■ Other. Specify Credit Card							
4.8	Cen Oh Cred	Last 4 digits of account number	3001	\$0.00					
	Nonpriority Creditor's Name	_	0						
	2040 Brice Rd Reynoldsburg, OH 43068	When was the debt incurred?	Opened 7/22/11 Last Active 11/30/11						
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply						
	Who incurred the debt? Check one.								
	Debtor 1 only	☐ Contingent							
	☐ Debtor 2 only	☐ Unliquidated							
	■ Debtor 1 and Debtor 2 only	☐ Disputed							
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured							
	☐ Check if this claim is for a community	Student loans							
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims							
	No	Debts to pension or profit-sharing							
	Yes	■ Other. Specify Automobile							
4.9	Chase Bank	Last 4 digits of account number		\$0.00					
	Nonpriority Creditor's Name Mail Code LA4-5555	When was the debt incurred?							
	700 Kansas Lane Monroe, LA 71203 Number Street City State Zlp Code	As of the date you file, the claim	is: Chark all that apply						
	Who incurred the debt? Check one.	76 of the date you me, the claim	o. Oncox an mat apply						
	Debtor 1 only	☐ Contingent							
	Debtor 2 only	☐ Unliquidated							
	■ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims							
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts						
	Yes	Other Specify collection							

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 22 of 66

Debtor Debtor	1 Everly M Mims 2 Yantara Z Mims		Case number (if know)	
4.1	Credit Management, LP	Last 4 digits of account number	0392	\$189.00
	Nonpriority Creditor's Name The Offices of Credit Management, LP Po Box 118288 Carrolton, TX 75011	When was the debt incurred?	Opened 10/15	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection A Warehouse	ttorney Comcast Central	
4.1	Diversified Consultant	Last 4 digits of account number	9658	\$1,238.00
	Nonpriority Creditor's Name Dci	When was the debt incurred?	Opened 01/15	
	Po Box 551268			
-	Jacksonville, FL 32255 Number Street City State Zlp Code	As of the date you file, the claim	in Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Collection A	ttorney Sprint	
4.1	EdFinancial Services, Llc	Last 4 digits of account number	0974	\$3,006.00
	Nonpriority Creditor's Name			. ,
	298 North Seven Oaks Dr Knoxville, TN 37922	When was the debt incurred?	Opened 11/16 Last Active 11/30/16	
-	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	☐ Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure		
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify	5	
	00	Educational	_	

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 23 of 66

	1 Everly M Mims 2 Yantara Z Mims		Case number (if know)		
4.1 3	EdFinancial Services, Llc Nonpriority Creditor's Name	Last 4 digits of account number	0374	\$2,002.00	
	298 North Seven Oaks Dr Knoxville, TN 37922	When was the debt incurred?	Opened 10/15 Last Active 11/30/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify			
		Educational			
4.1	EdFinancial Services, Llc Nonpriority Creditor's Name	Last 4 digits of account number	0274	\$1,755.00	
	298 North Seven Oaks Dr Knoxville, TN 37922	When was the debt incurred?	Opened 10/15 Last Active 11/30/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not		
	No	Debts to pension or profit-sharing			
	Yes	Other. Specify			
		Educational			
4.1 5	EdFinancial Services, Llc Nonpriority Creditor's Name	Last 4 digits of account number	0874	\$1,750.00	
	298 North Seven Oaks Dr Knoxville, TN 37922	When was the debt incurred?	Opened 11/16 Last Active 11/30/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	_ `			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing			
	Yes	Other. Specify			
		Educational			

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 24 of 66

Debto Debto	r 1 Everly M Mims r 2 Yantara Z Mims		Case number (if know)				
4.1 6	Entergy Gsu	Last 4 digits of account number	9359	\$282.00			
	Nonpriority Creditor's Name 639 Loyola Avenue New Orleans, LA 70113	When was the debt incurred?	Opened 10/10 Last Active 3/23/11				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	☐ Debtor 1 only	☐ Contingent					
	■ Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing					
	Yes	Other. Specify utility		-			
4.1	Entergy Gsu Nonpriority Creditor's Name	Last 4 digits of account number	7594	\$0.00			
	639 Loyola Avenue New Orleans, LA 70113	When was the debt incurred?	Opened 01/12 Last Active 11/06/12	-			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim					
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure					
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sens					
	Is the claim subject to offset?	report as priority claims	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
	Yes	Other. Specify Agriculture					
4.1	ERC/Enhanced Recovery Corp Nonpriority Creditor's Name	Last 4 digits of account number	4325	\$589.00			
	8014 Bayberry Rd Jacksonville, FL 32256	When was the debt incurred?	Opened 07/16				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure					
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa					
	Is the claim subject to offset?	report as priority claims					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	☐ Yes	Other. Specify Collection A	ttorney Tmobile				

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 25 of 66

Debtor Debtor	1 Everly M Mims 2 Yantara Z Mims		Case number (if know)	
4.1 9	Franklin Collection Service, Inc	Last 4 digits of account number	1325	\$457.00
	Nonpriority Creditor's Name Po Box 3910 Tupelo, MS 38801	When was the debt incurred?	Opened 04/11	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection A	ttorney At T	
4.2	Fst Premier	Last 4 digits of account number	9428	\$331.00
	Nonpriority Creditor's Name		Opened 08/12 Last Active	
	601 S Minneapolis Ave Sioux Falls, SD 57104	When was the debt incurred?	9/07/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.2	Guaranty Bk Nonpriority Creditor's Name	Last 4 digits of account number	0001	\$0.00
	Attn: Bankruptcy 4000 W Brown Deer Rd	When was the debt incurred?	Opened 08/15 Last Active 11/06/15	
	Brown Deer, WI 53209 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans	a oldiili.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Secured		
	**	— Other. Specify		

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 26 of 66

Debtor Debtor	1 Everly M Mims 2 Yantara Z Mims		Case number (if know)	
4.2	Itrust Fcu Nonpriority Creditor's Name	Last 4 digits of account number	0506	\$268.00
	5333 Getwell Rd Memphis, TN 38118	When was the debt incurred?	Opened 4/15/11 Last Active 9/26/11	-
•	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Unsecured		-
4.2	K Mart Corp.	Last 4 digits of account number		\$975.00
	Nonpriority Creditor's Name c/o Wexler & Wexler 500 W. Madison #450 Chicago, IL 60661	When was the debt incurred?		-
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify due		-
4.2	Kennedy King	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name 6301 South Halsted St Chicago, IL 60621	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	an plane and other similar date.	
	■ No	Debts to pension or profit-sharin	ig pians, and other similar debts	
	Yes	Other. Specify collection		-

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 27 of 66

Debtor Debtor	Exerly M Mims Yantara Z Mims		Case number (if know)	
4.2	Memphis Light Gas & Water Nonpriority Creditor's Name	Last 4 digits of account number	5227	\$757.00
	245 S Main St Memphis, TN 38101	When was the debt incurred?	Opened 3/14/11 Last Active 3/15/11	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify utility		
4.2	Memphis Light Gas & Water	Lord Ballon Control	7741	\$318.00
6	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ310.00
	245 S Main Memphis, TN 38101	When was the debt incurred?	Opened 3/25/14 Last Active 3/25/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify utility		
		— Other: opeony		
4.2	Merchants Credit Nonpriority Creditor's Name	Last 4 digits of account number	0745	\$596.00
	223 W Jackson Blvd	When was the debt incurred?	Opened 04/16	
	Ste 700		·	•
	Chicago, IL 60606 Number Street City State Zlp Code	As of the date you file, the claim	in Check all that apply	
	Who incurred the debt? Check one.	As of the date you life, the claim	s. Спеск ан тыт арріу	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharir	g plans, and other similar debts	
	— INU		ttorney Illinois Emergency Medical	
	Yes	Other. Specify Spe	months Emergency Medical	

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 28 of 66

Debt	or 2 Yantara Z Mims	Case number (if know)	
4.2	Midland Funding	Last 4 digits of account number	\$1,195.00
8	Nonpriority Creditor's Name c/o Blatt Hasenmiller 10 S LaSalle Street, Ste. 2200	When was the debt incurred?	ψ1,100.00
	Chicago, IL 60603 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify judgment	
4.2 9	Midwest Recovery Syste Nonpriority Creditor's Name	Last 4 digits of account number	\$331.00
	2747 W Clay St Ste A Saint Charles, MO 63301	When was the debt incurred? Opened 03/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection Attorney Six Flags Great America -	
4.3	Parkway Place Apartment	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 3350 Shadow Oaks Pkwy	When was the debt incurred?	
	Horn Lake, MS 38637 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	-	
	Debtor 2 only	Contingent	
		Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify collection	
	_ 100	- Other. Specify	

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 29 of 66

Debt	or 2 Yantara Z Mims	Case number (if know)	
4.3 1	PLS Loan Store	Last 4 digits of account number	\$1,100.00
•	Nonpriority Creditor's Name 526 Mannheim	When was the debt incurred?	
	Bellwood, IL 60104 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify loan	
4.3	PLS Loan Store	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 95 E. Roosevelt Rd. Lombard, IL 60148	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify loan	
4.3 3	Rgs Financial Nonpriority Creditor's Name	Last 4 digits of account number 3247	\$1,114.00
	1700 Jay Ell Dr Ste 200 Ste Richardson, TX 75081	When was the debt incurred? Opened 09/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection Attorney Tcf Bank Wi-I	

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 30 of 66

Debtor Debtor	1 Everly M Mims 2 Yantara Z Mims		Case number (if know)	
4.3 4	Royal Furnit	Last 4 digits of account number	2727	\$186.00
	Nonpriority Creditor's Name Po Box 3784	When was the debt incurred?	Opened 2/11/11 Last Active 4/02/12	
	Memphis, TN 38173 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharir	a plane and other circilar debte	
	■ No	, ,	• •	
	Yes	■ Other. Specify Installment	Sales Contract	
4.3 5	Southwest Tennessee Community Colle Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00
	737 Union Ave Memphis, TN 38103	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify collection		
4.3	The Habitat Company Nonpriority Creditor's Name	Last 4 digits of account number		\$630.00
	c/o Sanford Kahn 180 N. LaSalle #2025	When was the debt incurred?		
	Chicago, IL 60601 Number Street City State Zlp Code	As of the date you file, the claim	is: Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify lawsuit		

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 31 of 66

Debtor Debtor	1 Everly M Mims 2 Yantara Z Mims		Case number (if know)	
4.3 7	Toyota Financial Services	Last 4 digits of account number	0001	\$6,000.00
	Nonpriority Creditor's Name Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52409 Number Street City State Zlp Code Who incurred the debt? Check one.	When was the debt incurred? As of the date you file, the claim	Opened 4/29/08 Last Active 3/01/12 is: Check all that apply	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin ☐ Other. Specify Automobile	aration agreement or divorce that you did not	
4.3	Triton College Nonpriority Creditor's Name 2000 Fifth Ave	Last 4 digits of account number When was the debt incurred?		\$0.00
4.3	River Grove, IL 60171 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	As of the date you file, the claim Contingent Unliquidated Disputed Type of NONPRIORITY unsecurer Student loans Obligations arising out of a separeport as priority claims Debts to pension or profit-sharin Other. Specify	d claim: aration agreement or divorce that you did not ag plans, and other similar debts	
4.3 9	University Of Phoenix Nonpriority Creditor's Name 1625 W Fountainhead Pkwy Tempe, AZ 85285 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No	report as priority claims Debts to pension or profit-sharin	d claim: aration agreement or divorce that you did not	\$0.00
	□ 169	Other. Specify Unsecured		

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 32 of 66

Debtor Debtor	1 Everly M Mims 2 Yantara Z Mims		Case number (if know)	
4.4 0	US Bank	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name US Bancorp Center 800 Nicollet Mall Minneapolis, MN 55402	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify collection		
4.4	Us Dept of Ed/Great Lakes Educational Lo	Last 4 digits of account number	8581	\$1,945.00
	Nonpriority Creditor's Name 2401 International Madison, WI 53704	When was the debt incurred?	Opened 08/14 Last Active 11/30/16	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐Yes	☐ Other. Specify		
		Educational	<u> </u>	
4.4	US Dept of Education Nonpriority Creditor's Name	Last 4 digits of account number	2601	\$0.00
	Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116	When was the debt incurred?	Opened 10/24/07 Last Active 3/31/08	
-	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	_	☐ Unliquidated		
	Debtor 2 only	☐ Unliquidated ☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educational		

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 33 of 66

Debtor 2	1 Everly M Mims 2 Yantara Z Mims		Case number (if know)	
· 1	Wells Fargo Bank Card	Last 4 digits of account number	4078	\$100.00
	Nonpriority Creditor's Name Mac F82535-02f Po Box 10438 Des Moines, IA 50306	When was the debt incurred?	Opened 04/13 Last Active 6/20/13	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Line		
4	WI Electric Nonpriority Creditor's Name	Last 4 digits of account number	7147	\$0.00
	Wi Energies Po Box 2046 Rm A130 Milwaukee, WI 53201	When was the debt incurred?	Opened 3/25/15 Last Active 9/16/15	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify utility		
9	Wright College Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00
	4300 N Narragansett Chicago, IL 60634	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify collection		

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 34 of 66

Debtor 1	Everly M Mims		
Debtor 2	Yantara Z Mims		Case number (if know)
	re than one creditor for any of the or any debts in Parts 1 or 2, do no		the additional creditors here. If you do not have additional persons to be
Name and	Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?
Real Tim	e Resolutions	Line 4.20 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Dept. 10	7565		Part 2: Creditors with Nonpriority Unsecured Claims
PO Box	1259		— Fart 2. Creditors with Nonphority Onsecured Claims
Oaks, PA	A 19456		

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				-	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	5,500.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	5,500.00
				-	Total Claim
	6f.	Student loans	6f.	\$	10,458.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	26,180.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	36,638.00

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main

		I A A d III I I I		
Fill in this inform	ation to identify your	case:		
Debtor 1	Everly M Mims First Name	Middle Name	Last Name	
Debtor 2	Yantara Z Mims			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have the r, Street, City, State and ZIP	e contract or lease	State what the contract or lease is for		
2.1							
	Name						
	Number	Street					
	City		State	ZIP Code	<u> </u>		
2.2							
	Name						
	Number	Street					
	City		State	ZIP Code	_		
2.3	Oity		Olato	Zii Godo			
	Name				_		
	Number	Street					
	City		State	ZIP Code	_		
2.4			<u> </u>				
	Name				_		
	Number	Street			_		
	City		State	ZIP Code	<u> </u>		
2.5	- ity		Olato	211 0000			
-	Name				_		
	Number	Street			_		
	City		State	ZIP Code			

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main

		Docume	ent Page 36 d	of 66	
Fill in this	information to identify your	case:			
Debtor 1	Everly M Mims				
	First Name	Middle Name	Last Name		
Debtor 2	Yantara Z Mims	Middle Nove	Last Name		
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				
(if known)				☐ Check if this is an	
				amended filing	
Official	Form 106H				
		labtana			
<u>Scnea</u>	ule H: Your Cod	leptors		12/15	_
	and case number (if known			as a codebtor.	
■ No □ Yes					
	nin the last 8 years, have yo a, California, Idaho, Louisiana			ry? (Community property states and territories include ington, and Wisconsin.)	
	Go to line 3.				
⊔ Yes	. Did your spouse, former spo	ouse, or legal equivalent live	e with you at the time?		
in line Form out Co	2 again as a codebtor only 106D), Schedule E/F (Officia Dlumn 2.	if that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Offici 16G). Use Schedule D, Schedule E/F, or Schedule G to	ial fill
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
(City	State	ZIP Code		
3.2				☐ Schedule D, line	_
	Name			Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 37 of 66

Fill in this informat	tion to identify your case:	
Debtor 1	Everly M Mims	
Debtor 2 (Spouse, if filing)	Yantara Z Mims	
United States Ban	skruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is: An amended filing A supplement showing postpetition chapter
Official Fo	rm 106l	13 income as of the following date:

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Fill in your employment information.		Debtor 1	ı	Debtor 2 or non-filing spouse
If you have more than one job,	Employment status	■ Empl	oyed	■ Employed
attach a separate page with information about additional	Employment status	☐ Not e	mployed	□ Not employed
employers.	Occupation	Dock W	orker/	Buyer
Include part-time, seasonal, or self-employed work.	Employer's name	New Er	igland Freight	Martin Plant Services
Occupation may include student or homemaker, if it applies.	Employer's address		andmeier Rd ve Village, IL 60007	125 North Court Street Florence, AL 35630
	How long employed the	ere?	Started December 12, 2016	1.5 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or

					non-	filing spouse
2.	List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$_	1,820.00	\$	2,947.00
3.	Estimate and list monthly overtime pay.	3.	+\$_	0.00	+\$	0.00
4.	Calculate gross Income. Add line 2 + line 3.	4.	\$_	1,820.00	\$	2,947.00

Official Form 106I Schedule I: Your Income page 1

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 38 of 66

Debi	tor 1 tor 2	Everly M Mims Yantara Z Mims	_	Case	number (<i>if known</i>)				
				For	Debtor 1		Debtor 2 filing sp		
	Cop	y line 4 here	4.	\$	1,820.00	\$		47.00	<u></u>
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	412.00	\$	3	47.00)
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$		0.00)
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		0.00	<u> </u>
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$		0.00)
	5e.	Insurance	5e.	\$	0.00	\$		7.00	<u>) </u>
	5f.	Domestic support obligations	5f.	\$	0.00	\$		0.00	_
	5g.	Union dues	5g.	\$	0.00	\$		0.00	_
	5h.	Other deductions. Specify:	5h.+	\$_	0.00	+ \$		0.00	<u></u>
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	412.00	\$	3	54.00	<u>) </u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,408.00	\$	2,5	93.00	<u>) </u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$		0.00	
	8b.	Interest and dividends	8b.	\$	0.00	\$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		\$ \$	0.00	\$ \$		0.00	_
	8d.	Unemployment compensation	8d.	\$	0.00	\$		0.00	_
	8e.	Social Security	8e.	\$	0.00	\$		0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Link	e 8f.	\$	300.00	\$		0.00	_
	8g.	Pension or retirement income	 8g.	\$	0.00	\$		0.00	<u> </u>
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$		0.00	<u> </u>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	300.00	\$		0.0	0
10.	Cald	culate monthly income. Add line 7 + line 9.	10. \$		1,708.00 + \$	2.59	93.00 =	\$	4,301.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	T.			,_	70.00		1,001.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule adde contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r depend		•			J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certailies					12.	\$	4,301.00
								Combi	
13.	Do	you expect an increase or decrease within the year after you file this form	າ?				r	nonth	ly income
		No.							
		Yes. Explain:							

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 39 of 66

Fill in th	is information to ide	ntify your case:					
Debtor 1	Everly N	/I Mims			Ch	neck if this is:	
						An amended filing	
Debtor 2	Tantara	Z Mims					ving postpetition chapter
(Spouse,	, if filing)					13 expenses as of	the following date:
United S	tates Bankruptcy Court	for the: NORT	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case nui							
Offic	ial Form 10	6J					
Sch	edule J: Yo	ur Expe	nses				12/
informa number	ation. If more space r (if known). Answe	e is needed, att er every question	e. If two married people ar ach another sheet to this on.				
	this a joint case?						
	No. Go to line 2.						
	Yes. Does Debtor	2 live in a sepa	rate household?				
	■ No □ Yes. Debtor	2 must file Office	cial Form 106J-2, <i>Expenses</i>	s for Separate Housel	nold of De	ebtor 2.	
2. D o	you have depende	ents? No					
	o not list Debtor 1 an ebtor 2.	d ■ Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
Do	o not state the						□ No
	pendents names.			Son		4 months	■ Yes
							□ No
				Daughter		4	■ Yes
							□ No
				Daughter		6	Yes
				Doughton		7	□ No
2 D e	vour expenses in	aluda =	_	Daughter			■ Yes
ex	o your expenses ind penses of people o purself and your de	ther than	No Yes				
Part 2:	Estimate Your	Ongoing Month	ly Expenses				
expens			ruptcy filing date unless y cy is filed. If this is a supp				
Include	e expenses paid for	with non-cash	government assistance i	f vou know			
the valu	ue of such assistar	ce and have in	cluded it on Schedule I: \	Your Income		Vaurava	
(Officia	ıl Form 106l.)					Your exp	enses
	ne rental or home of		nses for your residence. I or lot.	nclude first mortgage	4.	\$	900.00
lf r	not included in line	4:					
4a	. Real estate taxe	9			4a.	\$	0.00
4a 4b			r's insurance		4a. 4b.	· ·	0.00
4c	, ,,	•	upkeep expenses		4c.	· ·	0.00

4d. \$

5. \$

0.00

0.00

4d. Homeowner's association or condominium dues

Additional mortgage payments for your residence, such as home equity loans

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 40 of 66

Debt		Everly M	Mims			
Debt	tor 2	Yantara Z	Z Mims	_ Case num	ber (if known)	
					_	
6.	Utilit				•	
	6a.	•	heat, natural gas	6a.	\$	200.00
	6b.	•	ver, garbage collection	6b.	·	0.00
	6c.	•	e, cell phone, Internet, satellite, and cable services	6c.	\$	165.00
_	6d.	Other. Spe		6d.	\$	0.00
			ekeeping supplies	7.	\$	1,000.00
	-		hildren's education costs	8.	\$	650.00
		•	ry, and dry cleaning	9.	\$	200.00
		•	roducts and services	10.	\$	50.00
			ntal expenses	11.	\$	50.00
12.			Include gas, maintenance, bus or train fare.	12.	\$	260.00
13.			ar payments. clubs, recreation, newspapers, magazines, and books	13.	\$	150.00
			ributions and religious donations	13.		
			ributions and religious donations	14.	Φ	0.00
15.		rance. ot include in	surance deducted from your pay or included in lines 4 or 20	1		
		Life insura		,. 15a.	\$	0.00
		Health insi		15b.	· ·	0.00
		Vehicle ins		15c.		130.00
			rance. Specify:	15d.		0.00
16			clude taxes deducted from your pay or included in lines 4 o		Ψ	0.00
10.	Spec		cidde taxes deducted from your pay or included in lines 4 o	16.	\$	0.00
17			ease payments:		<u> </u>	0.00
•			ents for Vehicle 1	17a.	\$	539.00
			ents for Vehicle 2	17b.	\$	0.00
		Other. Spe		17c.		0.00
		Other. Spe		17d.	•	0.00
18			of alimony, maintenance, and support that you did not		<u> </u>	0.00
			your pay on line 5, Schedule I, Your Income (Official Fo		\$	0.00
19.			s you make to support others who do not live with you.	,	\$	0.00
	Spec	ify:		19.		
20.	Othe	r real prope	erty expenses not included in lines 4 or 5 of this form o	r on Schedule I: Yo	our Income.	
	20a.	Mortgages	s on other property	20a.	\$	0.00
	20b.	Real estate	e taxes	20b.	\$	0.00
	20c.	Property, h	nomeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenan	ce, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeown	er's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
22.		-	nonthly expenses			
		Add lines 4	S .		\$	4,294.00
	22b.	Copy line 22	2 (monthly expenses for Debtor 2), if any, from Official Form	106J-2	\$	
	22c.	Add line 22a	a and 22b. The result is your monthly expenses.		\$	4,294.00
23	Calc	ulate vour r	monthly net income.			
۷٥.			12 (your combined monthly income) from Schedule I.	23a.	\$	4,301.00
			monthly expenses from line 22c above.	23b.	·	4,294.00
	230.	Copy your	monthly expenses nom line 22c above.	230.	-φ	4,294.00
	23c	Subtract v	our monthly expenses from your monthly income.			
	200.		is your monthly net income.	23c.	\$	7.00
			- y		-	
24.			an increase or decrease in your expenses within the yea			
			ou expect to finish paying for your car loan within the year or do you	expect your mortgage	payment to increase	or decrease because of a
			terms of your mortgage?			
	■ No					
	□ Ye	es.	Explain here:			

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 41 of 66

Fill in this ir	nformation to identify your	case:					
Debtor 1	Everly M Mims						
	First Name	Middle Name	Las	t Name			
Debtor 2	Yantara Z Mims						
(Spouse if, filing)	First Name	Middle Name	Las	t Name			
United State	s Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINO	IS		_	
Case numbe	er						
(if known)							
							amended filing
Off: =: = 1 E	'a waa 400Daa						
	orm 106Dec			_			
Declar	ration About a	ın Individua	I Debte	or's	Schedule	S	12/15
If two marrie	ed people are filing togethe	r, both are equally resp	onsible for s	upplyin	g correct information	on.	
You must file	e this form whenever you fi	le bankruptcy schedule	es or amende	ed sche	dules. Making a fals	se statement, co	oncealing property, or
obtaining mo	oney or property by fraud i	n connection with a bar					
years, or bot	th. 18 U.S.C. §§ 152, 1341, 1	519, and 3571.					
	Sign Below						
	Sign below						
Did you	u pay or agree to pay some	one who is NOT an atto	orney to help	you fil	l out bankruptcy for	rms?	
■ No	0						
	na Nama of naraan				A++a	oh Donleruntov D	latition Dranavaria Nation
☐ Ye	es. Name of person						Petition Preparer's Notice, nature (Official Form 119)
	penalty of perjury, I declare by are true and correct.	that I have read the sui	mmary and s	chedul	es filed with this de	claration and	
V (()			.,	, ,,,			
	Everly M Mims erly M Mims		X		ntara Z Mims ra Z Mims		
	erry ivi ivilitis nature of Debtor 1				ure of Debtor 2		
Jigi				Jigilat	a. 5 51 DODIO! L		
Date	e December 30, 2016			Date	December 30, 20	16	

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 42 of 66

Fill ir	this inforr	nation to identify you	r case:			
Debto	or 1	Everly M Mims First Name	Middle Name	Last Name		
Debto	or 2	Yantara Z Mims	Middle Name	Last Name		
	e if, filing)	First Name	Middle Name	Last Name		
Unite	d States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Case	number					
(if knov	_				_	check if this is an mended filing
						J
		rm 107	Affaire for Individ	duals Eiling for B	ankruntov	4/47
				duals Filing for B		4/16
inforn	nation. If m		attach a separate sheet to		equally responsible for sup additional pages, write you	
Part '	•	,	rital Status and Where You	Lived Before		
1. V	Vhat is you	r current marital statu	s?			
•	■ Married					
2. C	Ouring the L	ast 3 years, have you	lived anywhere other than	where you live now?		
	_	act o yours, navo you	mrea any miere earer anan	mioro you mo nom :		
	■ No □ Yes. Lis	at all of the places you li	ived in the last 3 years. Do no	ot include where you live now	·.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory	
	No					
-	_	ake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Dont	O Famile	to the Courses of Vou				
Part 2	Expla	n the Sources of You	r income			
F	fill in the total	al amount of income yo	u received from all jobs and a	g a business during this yeall businesses, including parter together, list it only once ur		ndar years?
	□ No					
Ī	_	in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$16,448.00	■ Wages, commissions, bonuses, tips	\$37,612.42
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 43 of 66

Page 43 of 66 Document Everly M Mims Debtor 1 Debtor 2 Yantara Z Mims Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$31,635.00 \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$31,668.00 \$0.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 2 Debtor 1 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Total amount

paid

Dates of payment

Amount you

still owe

Creditor's Name and Address

Was this payment for ...

Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Case 16-40795 Document Page 44 of 66

Debt Debt		Everly M Mims Yantara Z Mims		Document	Cas	se number (i	f known)		
) (<i>nside</i> of whi	n 1 year before you filed for bankrupters include your relatives; any general paich you are an officer, director, person in iness you operate as a sole proprietor. 1 ny.	artners contr	s; relatives of any gen ol, or owner of 20% of	neral partners; partners partners or more of their votin	erships of w g securities;	hich you and an	u are a genera y managing a	l partner; corporation gent, including one fo
į	_	No							
_		Yes. List all payments to an insider.	Da		Total amazint	A		December for	4h:
	insic	der's Name and Address	Da	tes of payment	Total amount paid	Amount still	owe	Reason for	this payment
i	nside	n 1 year before you filed for bankrupt er? de payments on debts guaranteed or cos	-		ments or transfer a	any propert	y on ac	count of a de	ebt that benefited an
١		No							
		Yes. List all payments to an insider	Da		Total amazint	A		December for	4h:
	insic	der's Name and Address	Da	tes of payment	Total amount paid	Amount still	owe	Include cred	this payment itor's name
Part	4:	Identify Legal Actions, Repossession	ns. ar	nd Foreclosures					
L	_ist al nodifi	 n 1 year before you filed for bankrupt ll such matters, including personal injury ications, and contract disputes. No Yes. Fill in the details. 							
		e title e number	Na	ture of the case	Court or agency			Status of th	e case
(]	Check ■ N	n 1 year before you filed for bankrupt k all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.	W.	as any of your prop	erty repossessed, f	foreclosed,	garnis	hed, attached	I, seized, or levied? Value of the
									property
í I	E N	n 90 days before you filed for bankrup unts or refuse to make a payment bec No Yes. Fill in the details.	otcy,			nancial inst	itution	set off any a	mounts from your
	Cred	litor Name and Address	De	scribe the action the	e creditor took		Date a	action was	Amount
		n 1 year before you filed for bankrupt -appointed receiver, a custodian, or a			erty in the possess	ion of an a	ssigne	for the bene	fit of creditors, a
I	1	No							
[□ \	Yes							
Part	5:	List Certain Gifts and Contributions							
į	1	n 2 years before you filed for bankrup	tcy, c	lid you give any gift	s with a total value	of more th	an \$600) per person?	•
	Gifts	Yes. Fill in the details for each gift. s with a total value of more than \$600 person		Describe the gifts			Dates the gi	you gave fts	Value
	Pers	on to Whom You Gave the Gift and ress:					J		

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 45 of 66

	otor 1 Everly M Mims otor 2 Yantara Z Mims			Case num	Der (if known)	
14.	Within 2 years before you filed for banks ■ No □ Yes. Fill in the details for each gift or or			outions with a	total value of more than	\$600 to any charity?
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cod		Describe what you contribute	ed	Dates you contributed	Value
Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankru or gambling?	uptcy or	since you filed for bankruptcy	, did you lose a	nything because of the	ft, fire, other disaster
	■ No □ Yes. Fill in the details.					
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the amount that insurance has pace claims on line 33 of Schedule	oaid. List pendin	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfer	s				
16.	Within 1 year before you filed for bankru consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition No Yes. Fill in the details.	preparir	ng a bankruptcy petition?			rty to anyone you
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any transferred	property	Date payment or transfer was made	Amount of payment
	Law Office of Jason Blust 211 W. Wacker Suite 300 Chicago, IL 60606		\$295.00 toward total attorne \$1,200.00 \$335.00 filing fee \$170.00 expenses	ey fees of	2016	\$800.00
17.	Within 1 year before you filed for bankrupromised to help you deal with your cre Do not include any payment or transfer tha No Yes. Fill in the details. Person Who Was Paid	ditors o	r to make payments to your cre	editors?	ay or transfer any prope Date payment	rty to anyone who
	Address		transferred	p. ope. 1,	or transfer was	payment
18.	Within 2 years before you filed for banks transferred in the ordinary course of you include both outright transfers and transfer include gifts and transfers that you have also No	ur busin s made a	ess or financial affairs? as security (such as the granting			
	Yes. Fill in the details.					
	Person Who Received Transfer Address		Description and value of property transferred	payme	be any property or ents received or debts a exchange	Date transfer was made
	Person's relationship to you					

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 46 of 66

Debtor 1 Everly M Mims Debtor 2 Yantara Z Mims

Case number (if known)

ı y .	beneficiary? (These are often called asset-protein No		y property to a	ı self-settle	d trust or similar device o	f which you are a
	☐ Yes. Fill in the details.					
	Name of trust	Description and va	alue of the pro	perty trans	sferred	Date Transfer was made
Par	tt 8: List of Certain Financial Accounts, Instr	uments, Safe Deposit	Boxes, and St	torage Unit	s	
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associated No	other financial accoun	its; certificates	s of deposi		
	Yes. Fill in the details.					
		ast 4 digits of account number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, a	ny safe de _l	oosit box or other deposit	ory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, St State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or p	place other than your	home within 1	year befor	e you filed for bankruptc	/?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe	the contents	Do you still have it?
Par	rt 9: Identify Property You Hold or Control fo	r Someone Else				
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	de any proper	ty you bor	rowed from, are storing fo	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prope (Number, Street, City, St Code)		Describe	the property	Value
Par	rt 10: Give Details About Environmental Inform	mation				
For	the purpose of Part 10, the following definition	s apply:				
	Environmental law means any federal, state, o toxic substances, wastes, or material into the regulations controlling the cleanup of these so	air, land, soil, surface	water, ground			
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa	-	nvironmental	law, wheth	er you now own, operate,	or utilize it or used
	Hazardous material means anything an enviro hazardous material, pollutant, contaminant, or		s a hazardous	s waste, ha	zardous substance, toxic	substance,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 47 of 66

Debtor 1 Everly M Mims Debtor 2 Yantara Z Mims

Case number (if known)

Date of notice
Date of notice
Date of notice
nents and orders.
Status of the case
to any business?
umber
number curity number or ITIN.
curity number or ITIN.
curity number or ITIN.

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Document Page 48 of 66 Everly M Mims Debtor 1 Debtor 2 Yantara Z Mims Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Everly M Mims /s/ Yantara Z Mims Everly M Mims Yantara Z Mims Signature of Debtor 1 Signature of Debtor 2

December 30, 2016

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No ☐ Yes

Date December 30, 2016

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Desc Main

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 49 of 66

Fill in this inf	mation to identify			
Fill in this infor	mation to identify your	base:		
Debtor 1	Everly M Mims			
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	Yantara Z Mims First Name	Middle Name	Last Name	
Haite d Otata B	and more than Oraclet for the	NODTHEDNI DIG	TRICT OF ILLINOIS	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
If you are an ind ■ creditors hav		oter 7, you must fil ur property, or		ter 7 12/15
You must file th	is form with the court w ever is earlier, unless th	ithin 30 days after	or expired. you file your bankruptcy petition or by the date le time for cause. You must also send copies to	
	eople are filing together nd date the form.	in a joint case, bo	oth are equally responsible for supplying correct	information. Both debtors must
	and accurate as possib our name and case nur		s needed, attach a separate sheet to this form. O	n the top of any additional pages,
Part 1: List Y	our Creditors Who Have	Secured Claims		
List I	our orealtors who have	, occured Glaims		
		irt 1 of Schedule D	2: Creditors Who Have Claims Secured by Prope	rty (Official Form 106D), fill in the
information be Identify the cr	elow. reditor and the property t	nat is collateral	What do you intend to do with the property th	nat Did you claim the property
			secures a debt?	as exempt on Schedule C?
Creditor's S	Safco		☐ Surrender the property.	□No
name:	Daioo		☐ Retain the property and redeem it.	L No
			Retain the property and enter into a	■ Yes
Description of	f 2013 Chevrolet Equ	inox 65,000	Reaffirmation Agreement.	
property	miles		☐ Retain the property and [explain]:	
securing debt	:			
Down On Link V	Zavon I Imagoniona di Dana ama	I Duamantu I aaaaa		
	our Unexpired Persona		in Schedule G: Executory Contracts and Unexp	ired Leases (Official Form 106G) fill
in the information	on below. Do not list rea	l estate leases. Ur	nexpired leases are leases that are still in effect;	the lease period has not yet ended.
You may assum	e an unexpired persona	I property lease if	the trustee does not assume it. 11 U.S.C. § 365(p	ວ)(2).
Describe your I	unexpired personal proj	norty leases		Will the lease be assumed?
Describe your t	unexpired personal proj	icity icases		Will the lease be assumed:
Lessor's name:				□ No
Description of le	ased			—
Property:				☐ Yes
Lessor's name:				□ No
Description of le	ased			140
Property:				☐ Yes
Lessor's name:				
Official Form 108	;	Statement of Ir	ntention for Individuals Filing Under Chapter 7	page 1

page 1

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 50 of 66

Debtor 1 Debtor 2	Everly M Mims Yantara Z Mims	Case number (if known)
Descripti Property:	on of leased	□ No
Lessor's Descripti Property:	on of leased	□ No
Lessor's name: Description of leased Property:		□ No
Lessor's Descripti Property:	on of leased	□ No
Lessor's name: Description of leased Property:		□ No □ Yes
Part 3:	Sign Below	
	nalty of perjury, I declare that I have indicated n that is subject to an unexpired lease.	y intention about any property of my estate that secures a debt and any personal
Eve	Everly M Mims orly M Mims nature of Debtor 1	/s/ Yantara Z Mims Yantara Z Mims Signature of Debtor 2
Date	December 30, 2016	Date December 30, 2016

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 55 of 66

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Everly M Mims Yantara Z Mims		Case No.	
111 10	Tantara Z IVIIITIS	Debtor(s)	Chapter	7
	DISCLOSURE OF COM	MPENSATION OF ATTOI	RNEY FOR DI	EBTOR(S)
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. I compensation paid to me within one year before the rendered on behalf of the debtor(s) in contempts.	P. 2016(b), I certify that I am the attorn the filing of the petition in bankruptcy,	ney for the above name or agreed to be paid	ned debtor(s) and that to me, for services rendered or to
	For legal services, I have agreed to accept			1,200.00
	Prior to the filing of this statement I have red	ceived	\$	295.00
	Balance Due			905.00
2. Т	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. 1	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. I	■ I have not agreed to share the above-disclose	d compensation with any other person	unless they are mem	bers and associates of my law firm.
I	☐ I have agreed to share the above-disclosed cocopy of the agreement, together with a list of			
5. 1	In return for the above-disclosed fee, I have agre	ed to render legal service for all aspect	s of the bankruptcy	case, including:
b c d	a. Analysis of the debtor's financial situation, an Preparation and filing of any petition, schedul Representation of the debtor at the meeting of Representation of the debtor in adversary proce. [Other provisions as needed] In Chapter 13 cases, the Court-Appr	es, statement of affairs and plan which creditors and confirmation hearing, are ceedings and other contested bankrupto	n may be required; and any adjourned hea by matters;	rings thereof;
6. E	By agreement with the debtor(s), the above-discle	osed fee does not include the following	g service:	
		CERTIFICATION		
	Countries that the foregoing is a complete statemer ankruptcy proceeding.	nt of any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in
De	ecember 30, 2016	/s/ Jason Blust, La		
De	ate	Jason Blust, Law 0 Signature of Attorne Law Office of Jaso 211 W Wacker Dri Ste. 300	ry on Blust	st #6276382

Chicago, IL 60606

Name of law firm

(312) 273-5001 Fax: (312) 273-5022

LAW OFFICE OF JASON BLUST, LLC

CONTRACT FOR BANKRUPTC	Y SERVICES
UNSECURED & SECURED DEBTS	
ESTIMATED UNSECURED DEBT 15,000	STILDENT LOANS 1285
ESTIMATED FAIR MARKET VALUE OF HOME	TICKETC (A . (
ESTIMATED MORTGAGES ON HOME	CHILD CHIDDON
ESTIMATED CAR LIEN #1	TAY DEDT (S/C)
ESTIMATED CAR LIEN #2	COMP
ESTIMATED OTHER SECURED DEBT	OTHER
NOTICE: This Agreement contains provisions requiring arbitration of fee displaced consider consulting with another lawyer about the advisability of making an requirements. Arbitration proceedings are ways to resolve disputes without agreements that require arbitration as the way to resolve fee disputes, you go disputes by a judge or jury. These are important rights that should not be given in the process of	the use of the court system. By entering into give up your right to go to court to resolve these wen up without careful consideration. On the date shown below between Law Office of d the individual (or married couple) assigned to vices in relation to bankruptcy and debt relief. The performed in the future and not any individual, that files bankruptcy cases on behalf of its clients.
Active Participation and Communication: Client agrees to actively participate the duration of the bankruptcy case. This includes immediately providing update Client's financial situation including, but not limited to, any state court hearing signature on this Contract shall be authorization for JB to file a bankruptcy petit electronic filing system and all other subsequent filings through the Bankruptcy receive documents and/or correspondence from JB via either email or first class any reasonable time in JB's sole discretion via email, text message, telephone, or payment of Attorney Fees and Costs/Arbitration: Client as	and communicate with any and all JB staff during ated contact information and any changes to dates or foreclosure sale notices. Client's tion for Client via the Bankrystes.

Payment of Attorney Fees and Costs/Arbitration: Client agrees to pay all attorney fees and costs as disclosed herein in a timely manner and that fees and costs, as disclosed must be paid before the case is filed with the bankruptcy court. JB only resolve fee disputes via Arbitration (see Section IX).

The "flat fee" for representation in a Chapter 7 case is § 1, 200. This fee is a nonrefundable* "advance payment retainer". In a Chapter 7 case, Client agrees to pay all fees and costs prior to the filings of the bankruptcy case with the bankruptcy clerk's office. Client acknowledges that Client will not have the protection of the Automatic Stay in Bankruptcy pursuant to 11 U.S.C. §362 until the bankruptcy case is filed. There may be additional fees charged by JB for delays caused by

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 57 of 66

the Client, including Client's failure to pay fees in a timely manner, and failure to timely provide information and/or paperwork. Client expressly agrees that funds paid will be deposited in JB's operating account and are the property of JB. The "flat fee" for representation in the Chapter 13 case is \$____ case with the court for the payment of \$_____ and will accept the balance from Client's Chapter 13 payments. Any plus costs. JB agrees to file the client's Chapter 13 estimated chapter 13 monthly payment is subject to change and JB does not guarantee a particular chapter 13 payment. Costs include not only filing fee and other third party services, but also copying charges, bank transaction fee, credit card In addition, there is a court filing fee totaling $$\frac{335}{100}$$ (subject to change without notice) and optional document retrieval and financial counseling facilitation totaling \$______(subject to change without notice). Client expressly agrees that chapter 7 and chapter 13 fees paid are an advance payment retainer and not a security retainer and such arrangement is an express condition of JB's willingness to handle the case. An advance payment retainer is appropriate because work is being performed from the moment the firm is hired and continues through the relationship, even if a case is never filed with the court. In Chapter 13, the fixed flat fees and advance payment retainer are for pre-filing and preconfirmation work. All fees paid are the property of the attorney and will be deposited into JB's operating account and are earned upon receipt, subject to refund only as provided in Section IV, Though the fee is fixed, in chapter 13's JB may apply to the court for additional fees, paid through the chapter 13 plan if there are extraordinary circumstances, such as extensive evidentiary hears, contested adversary proceedings, or appeals. See Section III for further details. Advance payment of costs may be held in a safe deposit box, a locked safe, a trust account, or any other secure place in JB's sole discretion until incurred Dishonored Payments incur a fee of \$35 + any additional fees and costs incurred by JB as a result of dishonored or stopped

payments. Failure to pay can result in JB closing the file and terminating the attorney-client relationship (see Section IV). In the event Client's chapter 13 is dismissed prior to full payment of attorney fees. Client agrees and expressly authorizes the chapter 13 trustee to pay any money held to JB for payment of the balance owed. Client agrees that JB may retain counsel to collect authorizes the collection of any additional fees from the chapter 13 trustee (if applicable). Client expressly agrees that fees may be liable for payment of fees, but failure of JB to collect from third parties does not relieve client of responsibility for hourly rates are subject to change. Some non-basic services may be provided at a flat fee rate, as agreed between the parties (see Section III).

Full Disclosure: Client agrees to truthfully, completely and accurately disclose all assets and their value, liability and their balances, income and expenses to JB any on any and all bankruptcy paperwork. In addition, Client agrees to accurately answer any and all questions posed by JB and/or a representative or agent of the United States Trustee or as otherwise provided by

Provide Documentation and Follow Instructions: Client agrees to provide copies of any and all documentation requested by JB in a timely and organized manner. Client expressly acknowledges and agrees that JB has duties to the Court that require JB to reasonably seek documentary evidence that supports Clients' factual contentions before JB can sign off and file bankruptcy paperwork with the court. Such documentation includes, but is not limited to: pay advices for the six month time period this contract that the six month time period changes as time passes), tax returns, property appraisals, recorded deeds (if applicable), recorded mortgages (if applicable), non-filing spouse's (or household member's) pay advices, and any other relevant information directly or indirectly related to the Client's financial condition. Client further agrees that he/she will read and follow all instructions provided to Client and incorporated by reference and made a part of this Contract for services.

III. LAW FIRM OBLIGATIONS:

Use Best Efforts: In consideration of Client's obligations as stated in Section III, JB agrees to use its best efforts to obtain a satisfactory result for Client by providing basic legal services in connection with a bankruptcy case on an efficient and cost-effective basis. Client expressly agrees that JB makes no guarantee regarding the outcome of the bankruptcy case, including but not limited to: ability and qualification for filing chapter 7 or chapter 13 bankruptcies, successful discharge of any particular debt, the amount of a chapter 13 plan payment, and/or whether or not JB can successfully reduce the balance of secured liens. JB offers its financial situation, and/or facts as revealed after review of documentation that could affect in any way any advice

Staffing: JB structures its practice as a group practice. JB does not guarantee any minimum level of participation in a case by any individual employee, member, attorney, paralegal, or partner of the firm. Multiple attorneys and staff may work on various aspects of the case as assigned by JB in its sole discretion in compliance with all applicable rules of professional conduct. JB expects to perform the bulk of the work, but reserves the right to utilize other attorneys, paralegals, and litigation/clerical assistants where appropriate. In addition, Client authorizes JB, at its discretion, to have attorneys within the firm, or outside counsel, review Client's file to explore other potential causes of action client may have

Provide Basic Bankruptcy Services: JB, in consideration for Client's obligations as stated in Section III, agrees to provide basis legal services as required to file either a Chapter 7 or Chapter 13 Bankruptcy case, the Chapter determined as mutually agreed and indicated below. Basic legal services include, but are not limited to: pre-filing verification of bankruptcy representation, the nature and effect of the applicable bankruptcy rules, including a reasonable amount of telephone calls and/or in-person meetings, exemption advice and planning; preparation and filing of a bankruptcy petition, preparation and filing of schedules jurisdiction, representation at the meeting of creditors pursuant to §341 of the Bankruptcy Code, representation at any submitting information pursuant to fequests from the trustee, including submitting information in Chapter 13, requested by the United States Trustee, negotiation and counsel in relation to reaffirmation agreements pursuant to 11 U.S.C. VIII, if applicable. Client expressly agrees that in Chapter 7, JB will not file the bankruptcy petition and schedules with the court documentation has been provided; all required documents are timely signed, reviewed, and verified, unless alternative

Client further agrees that the above-described fees cover basic services only. There may be additional fees for non-basic services in addition to those disclosed above. Subject to the applicability of any local rules, standing orders, or additional pursuant to 11 U.S.C. §523 or §727; excessive phone calls or in-person consultations; motions to dismiss for client's failure to pursuant to 11 U.S.C. §523 or §727; excessive phone calls or in-person consultations; motions to dismiss for client's failure to U.S.C. §362; actions to enforce the discharge injunction; Rule 2004 Examinations; depositions; interrogatories or other discovery proceedings; contested objections to confirmation of a Chapter 13 plan; amended creditor schedules (typically \$150 client's failure to provide full disclosure; document retrieval services; facilitation of credit counseling and/or financial Client's failure to appear at a scheduled meeting (typically \$150 in chapter 7); motions to avoid liens (typically \$260 per \$600); conversion of a case from one chapter to another (requires an additional in-person meeting and results in additional reasonable fees and costs as mutually agreed); and/or proceedings to reopen a closed case for any reason.

IV. TERMINATION OF SERVICES (Refund Policy): The parties may terminate services at any time. Termination of services by Client must be in writing. JB may terminate services for failure of Client to fulfill any of Client's contractual obligations as identified in Section II of this agreement. In either event, Client may be entitled to a refund of part of the nonrefundable fee

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 59 of 66

based upon quantum meruit. The factors considered include: time spent, including time spent answering telephone calls, processing, organizing and responding to any correspondence; case status; case progress; and the amount of work remaining to complete the case. Analysis of time is calculated in tenths of an hour increments, rounded up to the next tenth of an hour. Attorney time is worth \$250-\$450 per hour depending on the experience of the attorney performing the service. Non-attorney professional time is worth \$75 per hour. Hourly rates are subject to periodic review and revision at JB's sole discretion. JB will also consider the progress of the case when determining a reasonable refund. It is impossible to determine a fair refund until a detailed analysis is performed on a case-by-case basis. Refunds, if any, will be sent to Client at Client's last known address within a reasonable amount of time. In the event Client is deceased or incapacitated, or if the fee was paid by a third party, refunds, if any, are the property of the Client and will only be released to the Client or an authorized representative of the file withdrawal and/or substitution of counsel documents with the clerk of court. JB expressly reserves the right to enforce a representation automatically terminates upon the closing of the case by the Clerk of Court. Client expressly agrees that JB is authorized to contact Client in the future, even after the conclusion of the case via mail, telephone, electronic mail or text

V. LIMITED POWER OF ATTORNEY: Client expressly agrees that signature on this contract grants JB a Limited Power of Attorney for the purposes of carrying out the bankruptcy representation. Such power includes, but is not limited to, the power to obtain Client's tax returns or transcripts from either the IRS or any person or entity consulted in regards to tax preparation; the ability to obtain information and discuss Client's situation with any of Client's secured creditors; and in the event the bankruptcy is dismissed or converted prior to completion, JB may apply funds on hand with the Chapter 13 trustee that would otherwise be forwarded to Client towards the balance owed to JB, if any, and/or the Chapter 7 fee, if applicable, by granting JB trustee and applied.

VI. RETENTION AND DISPOSITION OF RECORDS: JB will retain records as required by applicable law in your state, generally at least (5) years. JB, reserves the right to store records electronically. JB encourages Client to keep and maintain copies of all bankruptcy related matters. Client may request a copy of the file by sending a written request. JB reserves the right to charge a reasonable retrieval and duplication fee of at least \$35.

VII. RECEIPT OF MANDATORY NOTICE AND DISCLOSURE: The Bankruptcy Abuse and Prevention and Consumer Protection Act of 2005 require JB to provide mandatory notices/disclosures to Client. Your signature on this contract is an acknowledgment that Client has received, read and understood the two(2) separate documents entitled " §525(a) Notice", and "Important Information About Bankruptcy Assistance Services From an Attorney or bankruptcy Petition Preparer."

VII. ENTIRE AGREEMENT: The entire contract between the Parties is contained in this instrument. Parties agree to all of the terms and conditions set forth herein and acknowledge that they have read and understand this Agreement. In the event Client is filing a case in a jurisdiction where the local bankruptcy court has adopted any rule procedure or general order regarding the relationship between the Attorney and the Client, then such rule, procedure, Court Order, "Rights & Responsibilities Agreement," or "Model Retention Agreement" and its corresponding rights and obligations is specifically incorporated by its terms which supersede and control all provisions of this contract. Client signature on this document serves as an Responsibilities Agreement by Client that client has been informed of such a rule, procedure, Order "Rights and conditions. In the event provisions of this Agreement' and has agreed to be bound by its additional terms and "Rights & Responsibilities Agreement," and/or "Model Retention Agreement" the provisions of the Rules, Procedure, Court Order, "Rights & Responsibilities Agreement," or "Model Retention Agreement" would control.

IX. BINDING ARBITRATION: In the event of any controversy, claim or dispute between the parties arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, unconscionability or validity thereof, including the termination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in the county and State in Which the consumer resides at the time of the agreement in accordance with the laws of the state of consumer's

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 60 of 66

residence at the time of the agreement or agreements to be made in and to be performed in the state of the consumer's residence. The parties agree, the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA. The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. The parties agree that either party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost of arbitration, including attorney's fees, equally. If the consumer's share of the cost is greater that \$1,000.00 (One-thousand dollars), JB will pay the consumer's share of costs in excess of that amount. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. Binding Arbitration means that both parties give up the right to a trial by jury. It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and arbitration requirement shall survive any termination.

X. SEVERABILITY: In the event any provision of this agreement is found to be unenforceable for any reason by a court of competent jurisdiction, only the offending clause shall be stricken from the agreement and the remainder of the agreement shall remain in full force and effect.

!/We hereby agree to and acknowledge all of the terms above and I/we retain and authorize JB to file a bankruptcy on my/our behalf:

CHAPTER 3/ CHAPTER 13 (circle one)

RECORD #

Debtor

Attorney of behalf of JB

4-1 4-14

DATE

Joint Debtor

Case 16-40795 Doc 1 Filed 12/30/16 Entered 12/30/16 13:54:41 Desc Main Document Page 61 of 66

United States Bankruptcy Court Northern District of Illinois

In re	Everly M Mims Yantara Z Mims		Case No.	
		Debtor(s)	Chapter 7	
	VEI	RIFICATION OF CREDITOR M	IATRIX	
Number of Creditors:			43	
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and corre	ct to the best of my
Date:	December 30, 2016	/s/ Everly M Mims Everly M Mims Signature of Debtor		
Date:	December 30, 2016	/s/ Yantara Z Mims Yantara Z Mims Signature of Debtor		

Aargon Agency 8668 Spring Mountain Rd Las Vegas, NV 89117

Ab Rcy Svs 1010 June Road Memphis, TN 38119

Acceptance Now Acceptance Now Customer Service 501 Headquarters Dr Plano, TX 75024

Alltran Education Inc 840 S Frontage Rd Woodridge, IL 60517

Bethel University c/o Security Credit Systems PO Box 846 Buffalo, NY 14240

Capital One Po Box 30285 Salt Lake City, UT 84130

Cen Oh Cred 2040 Brice Rd Reynoldsburg, OH 43068

Chase Bank
Mail Code LA4-5555
700 Kansas Lane
Monroe, LA 71203

Credit Management, LP
The Offices of Credit Management, LP
Po Box 118288
Carrolton, TX 75011

Diversified Consultant Dci Po Box 551268 Jacksonville, FL 32255 EdFinancial Services, Llc 298 North Seven Oaks Dr Knoxville, TN 37922

Entergy Gsu 639 Loyola Avenue New Orleans, LA 70113

ERC/Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

Franklin Collection Service, Inc Po Box 3910 Tupelo, MS 38801

Fst Premier 601 S Minneapolis Ave Sioux Falls, SD 57104

Guaranty Bk Attn: Bankruptcy 4000 W Brown Deer Rd Brown Deer, WI 53209

IRS Special Procedures - Insolvency PO Box 7346 Philadelphia, PA 19101

Itrust Fcu 5333 Getwell Rd Memphis, TN 38118

K Mart Corp. c/o Wexler & Wexler 500 W. Madison #450 Chicago, IL 60661

Kennedy King 6301 South Halsted St Chicago, IL 60621 Memphis Light Gas & Water 245 S Main St Memphis, TN 38101

Memphis Light Gas & Water 245 S Main Memphis, TN 38101

Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, IL 60606

Midland Funding c/o Blatt Hasenmiller 10 S LaSalle Street, Ste. 2200 Chicago, IL 60603

Midwest Recovery Syste 2747 W Clay St Ste A Saint Charles, MO 63301

Parkway Place Apartment 3350 Shadow Oaks Pkwy Horn Lake, MS 38637

PLS Loan Store 526 Mannheim Bellwood, IL 60104

PLS Loan Store 95 E. Roosevelt Rd. Lombard, IL 60148

Real Time Resolutions Dept. 107565 PO Box 1259 Oaks, PA 19456

Rgs Financial 1700 Jay Ell Dr Ste 200 Ste Richardson, TX 75081 Royal Furnit Po Box 3784 Memphis, TN 38173

Safco 5900 Lake Ellenor Dr Orlando, FL 32809

Southwest Tennessee Community Colle 737 Union Ave Memphis, TN 38103

The Habitat Company c/o Sanford Kahn 180 N. LaSalle #2025 Chicago, IL 60601

Toyota Financial Services Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52409

Triton College 2000 Fifth Ave River Grove, IL 60171

University Of Phoenix 1625 W Fountainhead Pkwy Tempe, AZ 85285

US Bank
US Bancorp Center
800 Nicollet Mall
Minneapolis, MN 55402

Us Dept of Ed/Great Lakes Educational Lo 2401 International Madison, WI 53704

US Dept of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116 Wells Fargo Bank Card Mac F82535-02f Po Box 10438 Des Moines, IA 50306

WI Electric Wi Energies Po Box 2046 Rm A130 Milwaukee, WI 53201

Wright College 4300 N Narragansett Chicago, IL 60634